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Application Number 00/076 607

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TRANSMITTAL FORM			Filing Date	October 12, 2001 Michael B. Elliott	
			First Named Inventor		
			Art Unit	3624	
//- b d &-	U one ofter initial	Elina)	Examiner Name	Alain L	. Bashore
(to be used for all correspondence after initial filing)			Attorney Docket Number	33836000013	
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	Fee Transmittal Form  Fee Attached  Amendment/Reply  After Final  Affidavits/declaration(s)  Extension of Time Request  Express Abandonment Request  Information Disclosure Statement		Drawing(s)  Licensing-related Papers  Petition	Address L	After Allowance Communication to TC  Appeal Communication to Board of Appeals and Interferences  Appeal Communication to TC (Appeal Notice, Brief, Reply Brief)  Proprietary Information  Status Letter  Other Enclosure(s) (please Identify below):  -return postcard
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Firm Name	Vedder, Price, Kaufman & Kammholz, P.C.				
Signature	Olechang				
Printed name	Christopher J. Reckamp				
Date	June 9, 2005			Reg. No.	34,414
	C	ERTIFIC	CATE OF TRANSMISS	SION/MAI	ILING
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Christine A. Wright

Date

June 9, 2005



## PATENT APPLICATION

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Michael B. Elliott, et al. Examiner: Alain L. Bashore

Serial No.: 09/976,607 Art Group: 3624

Filing Date: October 12, 2001 File No. 33836.00.0013

Confirmation No.: 3270 Attorney Docket No. 33836.00.0013

Title: METHOD TO IMPROVE DEBT COLLECTION PRACTICES

Mail Stop Amendment Commissioner for Patents P. O. Box 1450 Alexandria, VA 22313-1450

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## AMENDMENT AND RESPONSE

Dear Sir:

In response to the Office Action mailed March 9, 2005, Applicants submit the following Amendment and Response.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 10 of this paper.